

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MARY GIESIN

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-20451

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/01/2019 and confirmed on 5/15/19 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		119,080.00
Less Refunds to Debtor	101.17	
TOTAL AMOUNT OF PLAN FUND		118,978.83

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,147.09	
Trustee Fee	5,791.56	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		11,938.65

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK NA - TRUSTEE ET AL Acct: 2561	0.00	74,488.13	0.00	74,488.13
	US BANK NA - TRUSTEE ET AL Acct: 2561	26,973.90	26,973.90	0.00	26,973.90
	ALLEGENT COMMUNITY FCU Acct: 0001	4,762.17	4,762.17	505.98	5,268.15
	ALLY FINANCIAL(*) Acct: 4586	0.00	0.00	0.00	0.00
					106,730.18

Priority					
	BRIAN C THOMPSON ESQ Acct:	0.00	0.00	0.00	0.00
	MARY GIESIN Acct:	0.00	0.00	0.00	0.00
	MARY GIESIN Acct:	101.17	101.17	0.00	0.00
	THOMPSON LAW GROUP PC Acct:	3,250.00	3,250.00	0.00	0.00
	THOMPSON LAW GROUP PC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX6-22	2,045.63	2,045.63	0.00	0.00
	THOMPSON LAW GROUP PC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX5-24	851.46	851.46	0.00	0.00
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXX-CMB	310.00	310.00	0.00	310.00
					310.00

Unsecured					
	ALLY FINANCIAL(*) Acct: 4586	0.00	0.00	0.00	0.00
	SYNCHRONY BANK** Acct: 0177	0.00	0.00	0.00	0.00
	ECMC(*) Acct: 8753	16,812.84	0.00	0.00	0.00
	ECMC(*)	2,110.10	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8753				
	DUQUESNE LIGHT COMPANY(*)	437.81	0.00	0.00	0.00
	Acct: 4452				
	KERI P EBECK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC** (FRMRLY BRIAN C	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	MARIO HANYON ESQ	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	FRIEDMAN VARTOLO LLP	0.00	0.00	0.00	0.00
	Acct:				

*** NONE ***

TOTAL PAID TO CREDITORS

107,040.18

TOTAL CLAIMED

PRIORITY 310.00

SECURED 31,736.07

UNSECURED 19,360.75

Date: 07/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
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PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

MARY GIESIN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-20451

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Mary Giesin
Debtor

Case No. 19-20451-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 26, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2024:

Recip ID	Recipient Name and Address
db	+ Mary Giesin, 3519 Foster Road, McKeesport, PA 15131-1215
15695204	U.S. Bank National Association, et al., C/O Fay Servicing, LLC, PO Box 814609 Dallas, TX 75381

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 26 2024 23:58:28	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15438782	+ Email/Text: BKRMailOps@weltman.com	Jul 26 2024 23:40:00	Allegent Community Federal Credit Union, c/o Weltman, Weinberg & Reis Co., LPA, 965 Keynote Circle, Cleveland, OH 44131-1829
14996342	Email/Text: ally@ebn.phinsolutions.com	Jul 26 2024 23:39:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14988653	Email/Text: ally@ebn.phinsolutions.com	Jul 26 2024 23:39:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
15027775	+ Email/Text: kbarkley@bernsteinlaw.com	Jul 26 2024 23:40:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15007426	+ Email/Text: ECMCBKNotices@ecmc.org	Jul 26 2024 23:40:00	ECMC, Po box 16408, St Paul, MN 55116-0408
15156474	Email/Text: ECMCBKNotices@ecmc.org	Jul 26 2024 23:40:00	Educational Credit Management Corporation, PO BOX 16408, St. Paul MN 55116-0408
15323568	Email/Text: Bankruptcy@Freedommortgage.com	Jul 26 2024 23:39:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14988654	^ MEBN	Jul 26 2024 23:37:07	KML Law Group, PC, Mellon Independence Center, Ste 5000, 701 Market Street, Philadelphia, PA 19106-1538
15007550	+ Email/Text: bncnotifications@phea.org	Jul 26 2024 23:39:00	PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
15017325	^ MEBN	Jul 26 2024 23:37:09	RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd Buildings 6&8, Charlotte, NC 28217-1932
14988656	^ MEBN	Jul 26 2024 23:37:10	Roundpoint Mortgage Svcs Corp, 5016 Parkway Plaza Boulevard, Suite 200, Charlotte, NC 28217-1930
14988657	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 26 2024 23:47:43	Synco/BP, PO Box 965024, Orlando, FL

District/off: 0315-2

User: auto

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Form ID: pdf900

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15489758	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 26 2024 23:39:00	32896-5024 U.S. Bank National Association, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
15661273	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 26 2024 23:39:00	U.S. Bank National Association, et al., c/o: Rushmore Servicing, P.O. BOX 619096, Dallas, TX 75261-9096

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Riverset Credit Union
cr		RoundPoint Mortgage Servicing Corporation
cr		Rushmore Loan Management Services, LLC as service
cr		U.S. BANK NATIONAL ASSOCIATION
cr		U.S. Bank National Association, not in its individ
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14988655	##+	Riverset Credit Union, 1700 Jane Street, Pittsburgh, PA 15203-1812

TOTAL: 5 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2024 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
Brian C. Thompson	on behalf of Debtor Mary Giesin bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Denise Carlon	on behalf of Creditor RoundPoint Mortgage Servicing Corporation dcarlon@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor Riverset Credit Union pitecf@weltman.com gmasterson@weltman.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lauren Moyer	

District/off: 0315-2

User: auto

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on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

Lauren Moyer

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Roger Fay

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION rfay@alaw.net bkecf@milsteadlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 11